

Recognizing Excellence





FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

Growing is Our Goal

I want to start this month's comment off by explaining some things. First, in our focus of getting back to the basics and getting better at it, please realize that growth is our goal. Secondly, in order to foster growth, as we recruit and train Agents, our mission is to provide the tools and support necessary for each Agent to be successful, producing at the level necessary to earn a bonus each month, and reach their desired income levels. Third, it is important to understand that this goal of growth is a Company-wide responsibility — from the field force to the Home Office. Growing within the framework of these three points is not only possible, but highly probable.

Accepting that growth is an American Income and National Income goal is the first step toward making 2005 a successful year. The term growth means different things to different people. In our case, growth for a Career Agent means getting back to the basics and working to improve their presentation, educating themselves on time management, learning how to deal with objections, how to become more proficient with their rebuttals, learning more about the insurance products we have available to best serve the needs of their customers, understanding the importance of quality business, and the best ways to reinforce the sale and conserving the business. For those of you in leadership, it is the growth of your Agency. This means increasing not only the number of Agents you lead, but also providing the tools they need to increase their production and providing them with encouragement and support. More importantly, growth is net Agents grown - not just codes. I believe when many of you are thinking of codes, you are thinking strictly in the warm body sense. This is not the case. A true code is an Agent who is successfully producing, and growth is based on average Agents earning a bonus within an Agency.

Average Agents earning a bonus within an Agency brings me to my next point which is in order to encourage growth we need to provide the tools and leadership for each Agent who is coded to be successful. As leaders recruit and train new Agents, they need to spend time with each person to make sure they have the knowledge and sales skills which will allow them to be successful. Making sure each Agent is fully prepared to deal with the trials and challenges of being in the field is a big responsibility, but one each leader

must be willing to take on to ensure the success of those they lead. This in turn will allow every Agent the opportunity to receive a bonus. What all this means is we must recruit with the frame of mind that we are going to put every effort into making every Agent successful regardless of the path they choose within the Company. However, I want you to think about this concept. I don't want you to think these are just words on a page - forgetting them as soon as you read them. I want you to really think about this concept. If we all took a personal, vested interest in recruiting and followed that recruit through training, each of your Management teams, your Agencies, and ultimately the Company would experience growth. Whether you are a Personal Producer or an Agency builder, receiving a monthly bonus rewards you for success. Therefore, acknowledge that the bonus is what helps foster a sense of achievement.

What we want to do — what I want to do — is create a culture of growth; thereby, empowering every one of you through a clear-cut path of progression. The goal is to grow both as a person, as a Producer, and if you so desire, as a leader. The mission is to create an environment where everyone wants growth, pitching in to help build their Agencies. This is a responsibility for everyone involved, not just a select few. Even if you don't want to be a leader, we encourage each Producer to recruit their friends or neighbors to join the American Income and National Income teams. Remember, we do have a Personal Recruiting Bonus that will reward those who want to share the opportunity for success with others. Our goal — no one is left behind! The idea is for everyone to band together in promoting this Company-concept of growth.

Again, growing within the framework of these three points is not only possible, but probable. However, do not misunderstand. There may be certain obstacles which will need to be overcome in this journey toward growth, but be sure that if everyone does their part, we can overcome them together.

Back to the basics,

Dates to Remember

Wednesday, April 27, 2005

All business and PR credits must at the Home Office to count for April production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$634,878.56 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:

68.0%

Net to Gross:

78%

Congratulations are in Order!

Eric Labossiere, an MGA with the Rick Altig Agency, achieved \$100,000 of 13month in force premium.

Ed Olfert, an MGA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Rosalie Zwicker, an Individual Producer with the Joseph Manone Agency, achieved \$100,000 of 13-month in force premium.

AMS Correction

AMS is currently not available for CEP 247 members or National Income. Also, please note, in the contract level chart shown on Page 13 of the February 2005 issue of Spotlight, a 60 percent GA will only require four Agents coded instead of five.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are the: top SGA from each category, top two PR Managers and top two PR Representatives from each category, top five MGAs, top five GAs, the top SA, and top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.

Privacy Awareness

As an Agent, you frequently come in contact with applicants' and customers' private health and financial information. For this reason, it is important to familiarize yourself with our privacy policy which is posted on our Web sites for your convenience.

Privacy laws do not prohibit the normal exchange of information which is necessary to conduct business. Which means, you can supply the Company with the information necessary to issue new business, pay claims, etc. However, even a list of policyholder names and addresses from a CAS database is considered non-public, personal information and disclosure to any non-affiliated third party is prohibited.

Medical information is also highly protected. For instance, if you have received medical information about an insured when completing their application or assisting with a claim form, you are prohibited from disclosing that information unless the insured has given specific consent that a third party may receive the information. Remember, to never discuss medical/claim information with anyone unless they are involved with underwriting or the payment of the claim.

You must be vigilant not to disclose this information in a way which violates privacy laws and should ensure the privacy of the data by shredding all personal data that is discarded. Please be sure to include privacy awareness as a part of your Agent training!

Founder's Club Outstanding Producers

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Timothy Cruise	Bob Olson	17	\$77,147		80.7
Sylvia Freeman	Williams-Williams	1	\$52,704		83.7
Karen McQuoid	Steve Friedlander	2	\$50,271		79.8
Max Quasem	David Cohen	3	\$63,334		86.8
Derek Sandilands	Rick Altig	3	\$62,057	90	

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families' needs. We are
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insurance market, and
are totally committed to
meeting the needs of union
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Spotlight

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Home Office 254-761-6400

Web sites

ailife.com ailifecareers.com nilife.com

Marketing

Creative Director of Marketing Brenda Frizzell bfrizzell@ailife.com

Graphic Artists

Michael Trout mtrout@torchmarkcorp.com

Freddie Aguilar

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Happy Anniversary! Thanks for all you do. Congratulations!

Promoted to 52.5 Percent Supervising Agent

Tunde Abolade Bruce Campbell Andres Dyquiangco Joshua Horner Thomas McElwee Joshua Ross Richard Shirley Clifford Baker Tommy Chan Adrian Jefferson Elizabeth Michalek Bruce Evans John Baker Larry Clemons Paul Gentile Germou Johnson Robert Murphy Vitaliy Strizheus Moswen Taylor Allison Bankowski Freddie Copley Robert Gerdes Brian Jordan Wonder Nyatanga Cindy Craven Travis Goff Robert Trudden Elonia Barr Jeffrey Kelly Jennifer Palmer Shakia Crump Joshua Goines Matthew Krog Michelle Petrano Jane Truscott Kelly Berger Benjamin Turyk Jennifer Bodo Holly Desmond Jullian Goodin Fallon Kunevicius Jennifer Price Cyril Desrosiers Eric Hall Frederick Love Mark Raiman Louis Urquijo Andrew Brooks Michael Doll Luis Heredia Hielly Martinez Matthew Willrodt Melody Bujnowski Jason Rainboth Nalda Duran Jamie Winkler Dominick Buttiglieri John Hornak Stephanie McCarthy Jane Ronga

Promoted to 55 Percent Supervising Agent

David Duque Bruce Lamont Andrew Manchon Nicholas Zangardi
Ryan Haley Stephen Maloney Raymond Welch

Promoted to 57.5 Percent General Agent

Jeff Debiak Paul Gouveia Bryan P Johnson Terrell Tipton Cory Adams Michel Dickey Jason Johnson Christopher VonWerder Alla Alexander Earle Harris Samantha Chui Steven Engrav **Justin Harris** Jessica McDowell Owlen Reeves Jason Coleman Anastasiya Fedosova Robert Hill Joanne Florer Carl Ignatius Beth Snow John Craig

Promoted to 60 Percent General Agent

Thomas Alligood Kevin Haines Felicia Prosser
Benjamin Foti Ilya Kardava James Worf

Promoted to 65 Percent Master General Agent

 James Beck
 Desislava Dimitrova
 Tracy Haden
 Evan Kishpaugh

 Concelor Davis
 Donald Goodman
 Jon Hanec
 Stephen Preston

 Joseph Diecedue
 Nickolay Gusev
 Scott Keeney
 Adam Smith

Promoted to Regional General Agent

Donna Coffey Denise Gilbert AJ O'Connor Joshua Goodman

Promoted to State General Agent

4

Frederick Hadayia Gregory Partee Imran Satti

24 Years of Service

Leonard Franks

23 Years of Service

Gary Bleier

22 Years of Service

Malka Arony

19 Years of Service

Alan Lehmann William Verbeten

15 Years of Service

Brenda DiSomma Kenneth Madden

14 Years of Service

Roger Fung Kelly McDonald

9 Years of Service

Steven Engrav Eric Tuttobene

8 Years of Service

David Brister Eric Nichols Bob Olson Matthew Wood

7 Years of Service

Randy Stockley

6 Years of Service

Robert Dailey Nick Nitkowski David Ragland

5 Years of Service

Paula Cooper Maurice Davies Rob Hay Earnest Loveless

4 Years of Service

Anne Bowyer
Jean Brinkmann
Loren Cardwell
Scott Florin
Rebecca Klebsch
Roger Rovekamp
William Taylor
Krista Thieme
Benjamin VanFossen
John Wilkinson

3 Years of Service

Steve Brooks
Frances Christie
Bret Fels
John McGrath
Russell Morris
Herivelto Pereira
Drew Pirson
Brenda Swecker

2 Years of Service

John Agnew
Philip Anderson
Rachel Arenas
Michael Bromberg
Darrell Cardwell
Rebecca Dunwoodie
Yvon Ethier
Melic Fadel
Omar Hashimi

2 Year of Service Cont.

Adam Herman

Adam Kahn
Ronald Kastner
Edward Kirschenbaum
James Larkin
Hope Lea
Russell Lewis
Latricia Makle
Brett Neal
Stephen Perotti
David Solomonov
Kent Thrower
Ronald Trombetta

1 Year of Service Charles Baird

Galen Blyth

Joseph Burgholzer Gregory Currier Romeo Daley Eric Davies Vanesha Delapara Brian Dorsey Mitchell Duplantis Samuel Falgiano Jeanette Fisco Joanne Florer Clayton Frost Jennifer Gilbert Desheila Hargrove Steven Heath Christopher Howey Kim Huck Carl Ignatius Michael Kowatch Carlton Lear Bonnie Lefebvre

1 Year of Service Cont.

Dale Lewis Christopher Little Charles McGrane Karen Montgomery Bashir Moshref Ryan Murphy Jeffrey Oakman Veronica Ochoa Francine Palmer Claude Perrier Rainbow Rames Karl Schuckert **Iedidiah Scott** Scott Shields Gary Silberman Glenn Snowden Nicholas Soboleski Ryan Spratt Joann Stewart Iryna Sushkova Brian Tedaldi Elizebeth Teller Hovhannes Termartirosian Emeraude Valenciano

Brenda Walker

Ruthien Walker

Michael Walsh

Richard Wu

Michael Zorn

Meredith Woods

Individual Producers



1. Ruben Soberanes Concord, CA



2. Angelika Vassilieva Burnaby, BC



3. Lance Brown Phoeniz, AZ



4. Nalda Duran Edison, NJ



5. Helen Taylor Burnaby, BC



6. Sylvia Freeman Marietta, GA



7. Timothy Cruise Woodridge, IL



8. Daniel Potilechio Woodridge, IL



9. Omar Hashimi Concord, CA



10. Russell Morris Jacksonville, FL

Individual Producers

February Production

All	Time	Reco	rd to	Beat
N	Ionth:	\$51,235	Net A	LP

Name	Net ALP	NG▲	Rtn	MGA	SGA
1. Ruben Soberanes	\$22,057		77.8	Doreen Ryan-Foti	Jatoft-Foti
2. Angelika Vassilieva	20,316		77.8	Shamshinder Sidhu	Rick Altig
3. Lance Brown	19,096		83.1		Steve Hartman
4. Nalda Duran	18,721	98		Jeffrey Dinocento	Eric Giglione
5. Helen Taylor	18,445	Mair	75.1	Shamshinder Sidhu	Rick Altig
6. Sylvia Freeman	18,063		83.7		Williams-Williams
7. Timothy Cruise	16,896		82.6	Steven Jakubczak	Bob Olson
8. Daniel Potilechio	16,446		87.2	David Wang	Bob Olson
9. Omar Hashimi	16,287		74.1	Steve Foti	Jatoft-Foti
10. Russell Morris	16,134		79.4	Russell Morris	Marc Zipper
11. Peter Derosario	15,857	98		Patrick Duray	Altig-Hay
12. Lily Tchen	15,662		71.0	David Iriye	David Cohen
13. Zachary Hart	15,626	15 TE	73.1	Mathew Hart	Jim Surace
14. David Wang	15,486		88.9	David Wang	Bob Olson
15. Donald Goodman	15,243	TOP OF	82.1	Dustin Venekamp	Altig-Orlovic
16. Desislav Dimitrova	15,137		74.0		John Akers
17. Karen McQuoid	14,900		77.7	Lawrence Hauck	Steve Friedlander
18. Andrew Bishop	14,825		76.8	Andrew Bishop	Altig-Hay
19. Max Quasem	14,584		88.5	Erik Graham	David Cohen
20. Jason Young	14,453	84		Christopher Clark	Rick Altig

▲ Percentage of Net to Gross

YTD Production

All Time Record to Beat YTD: \$277,779 Net ALP

		Name	Net ALP	NG▲	Rtn	MGA	SGA
*	1.	Michael Hickson	\$39,177	87		Jason Schlomann	Eric Giglione
*	2.	Sylvia Freeman	36,438	199625	83.7	T1-010000000000000000000000000000000000	Williams-Williams
*	3.	Zachary Hart	36,247		73.1	Mathew Hart	Jim Surace
8	4.	Sebastian Kazek	35,720	90		Joseph Moore	Tom Williams
*	5.	Lance Brown	35,171	5	83.1		Steve Hartman
	6.	Max Quasem	30,972		88.5	Erik Graham	David Cohen
	7.	Omar Hashimi	29,630	975	74.1	Steve Foti	Jatoft-Foti
	8.	Derek Sandilands	28,778	90		John McGrath	Rick Altig
	9.	Timothy Cruise	28,197		82.6	Steven Jakubczak	Bob Olson
	10.	Nalda Duran	28,005	98		Jeffrey Dinocento	Eric Giglione
	11.	Dmitriy Goncharuk	27,809	1555.00	81.7	Dustin Venekamp	Altig-Orlovic
	12.	DeSheila Hargrove	27,403		81.4		Eric Giglione
	13.	Lily Tchen	27,206		71.0	David Iriye	David Cohen
	14.	Ruben Soberanes	26,928		77.8	Doreen Ryan-Foti	Jatoft-Foti
	15.	Helen Taylor	26,787	J. Antes	75.1	Shamshinder Sidhu	Rick Altig
	16.	Russell Morris	26,691		79.4	Russell Morris	Marc Zipper
	17.	Karen McQuoid	26,663		77.7	Lawrence Hauck	Steve Friedlander
	18.	Angelika Vassilieva	26,453		77.8	Shamshinder Sidhu	Rick Altig
	19.	Holly Desmond	26,414	88		Dustin Miller	Altig-Orlovic
	20.	Noe Gonzales	26,274		81.4	Doreen Ryan-Foti	Jatoft-Foti

▲ Percentage of Net to Gross

You're Off to Cancun - Ole!

Andre Abramovich David Ackerman Terrence Adams Samson Adelufosi Alla Alexander Noah Alkinburgh Rick Altig Kenneth Altizer Kevin Appasamy Malka Arony Cesar Astralaga Lorena Barriere John Barsuch Derrick Bates Marcus Bautista Dustin Baxter Theresa Bellajaro Susan Bergh Upinder Bhinder Zulfikar Bhukera Jim Bianchi Tyleste Billingsley Robert Bingham Slav Bitman Alex Bluhm Gordon Boles Joshua Bouchard Raphael Bouchereau Anne Bowyer Alfred Brenner Lance Brown Ted Bryson William Burbank Rudi Camenzind Matthew Cano Ngocbich Cao Loren Cardwell Sandra Carlson Diane Carrion Richard Case Dale Cheney William Childress Frances Christie Jeffory Churchfield Timothy Clark Barrett Clayton Edward Clunk Joseph Coarsey Melanie Cohen Neva Conley Alan Conquest Chervl Cook William Cook Keith Cornwell Louis Costa

Romeo Daley Maurice Davies Concelor Davis James Davis Jeff Debiak Chad Deley Jacqueline deVooght Steven Dichiaro Barry Dillah Patrick Dinan Jeffrey Dinocento Eric Dionne Brenda DiSomma Bridgit Driscoll-Hunt Rudolph Dsouza Robert Dunn Mitchell Duplantis Michael Dupree Juliana Duque Vivian Dwyer Gregory Eastman Wes Elder Gregory Engrav Steven Engrav Debbie Enstedt Maria Esposito Christopher Fave Anastasiy Fedosova Bret Fels Ricardo Ferreira Andrew Fike Renee Flannery Tamara Ford Steve Foti Zachary Frail John Franklin Sylvia Freeman Steve Friedlander Susan Fuldauer Cindy Furer Mary Ann Gaelic Mark Gagliardi Joseph Galusha David Garrett Brandon Geneser Larry Geneser Paul Gentile Justin Germany David Gevry Allan Gilbert Denise Gilbert Jennifer Gilbert Noe Gonzales Donald Goodman Joshua Goodman William Gordon Brian Gorkowski

Mark Gorman

Andrew Graff Erik Graham Arthur Greene Steve Greer Fred Hadayia Tracy Haden Rita Haidinger Vic Hancock Jon Hanec John Hard Desheila Hargrove Joshua Harris Robert Harris Zachary Hart Steve Hartman Omar Hashimi William Hathorne Lawrence Hauck David Hausman Willie Hayden Bill Hayer Matt Henderson Krissa Hensley Hal Herman Chris Hernandez Yvonne Hernandez Howard Heron Heather Hewitt Charles Hill Luis Hinds Matthew Hogan Derrel Hollins Danielle Holmes Roger Hotz Christopher Howey Rodney Husmann David Iriye David Jackson Steven Jakubczak Aaron James Bill Jennings Rusty Jewell Stefan Johannsson Andrew Johnson Bryan Johnson Germou Johnson Horace Johnson Todd Johnston Igor Katanov Scott Keeney Joey Kennedy Alison King Rebecca Klebsch Michael Kolasa Bradley Kulak Eric Labossiere Phillip Lacross

Michael Leith Russell Lewis Herman Libman Lawrence Liggett Andrew Limoli Kathleen Loughran Melinda-Rae Lyse Ken Mahabir Andrew Manchon Benjamin Mancillas Joseph Manone Nada Markovic Chris Martell John Martin Malcolm McCall John McCreary Thomas McElwee Eli McKenzie Joel McNett Karen McQuoid Taniqua Medina Eugene Melamed Anthony Mele Richard Menga Russ Merkow Richard Meshulam Jay Meyer Carla Miller Richard Miller Jason Mollo Maxine Moody Joseph Moore Russell Morris Shoshannah Morris Marc Morton Susanne Munro Amanda Nathoo Corev Neff George Noujaim Michael Nowak Tungalag Nyamochir AJ O'Connor Dorian Oldham Durhon Oldham Ed Olfert Bob Olson Laurie Onasch Angeles Ordas Ilija Orlovic Francine Palmer Stuart Paolino Theodore Pappas Patrick Parisi Gregory Partee Daniel Pavek

Rigoberto Pedroza Meneluo Perakis Herivelto Pereira Francisco Perez Michael Perkins Stephen Perotti Loan Pham Daniel Phares Pablo Pirela Drew Pirson Daniel Potilechio Scott Primm Max Quasem Victor Quimson Dustin Raaum John Reason Thomas Reddoch Richard Refano Scott Remmey Eric Renteria Jeff Ribman Grady Richards Shawn Richmond Charles Riggs Kendra Roberts Casandra Robinson Alex Roland Paulo Rosa Marc Rosen Roger Rovekamp Robert Rowe Paul Rumbuc Hugo Rust Doreen Ryan-Foti Steven Salisbury Kobie Samuels Jose Sanchez Joaquin Santos Imran Satti Ted Schilling Jason Schlomann James Schneider Tim Schroeder Karl Schuckert Amir Sedaghat Robert Seeber Kobina Sekyi Steven Sequeira Pawan Sharma Scott Shields Navarro Simmons William Slocum Adam Smith Beth Snow

Curt Snow

Michael Snow

Glenn Snowden

Ruben Soberanes

Nicholas Soboleski Mario Soljan David Solomonov Frank Sommers Scott Sonnenberg Randolph Souliers Rona Pileggi Spano Donald Spohn **James Surace** Brenda Swecker Helen Taylor William Taylor Lily Tchen Randy Teyssier Selena Thammasen Krista Thieme John Thomas Ricky Thompson Carey Thompson David Thornton Kent Thrower Brian Traboulay Ronald Trombetta Tasha Tucker Thomas Tulowiecki Robert Ulreich Crystal Valentine Leo VanDenBussche Benjamin VanFossen Thomas Vanosdol Angelika Vassilieva Jean-Francois Vezina Al-Karim Walji Shannon Walker Al Wall Michael Walsh Anthony Walthour David Wang Rodney Ward Aaron Webb Julie Wells John West Robert Whittinghill Cynthia Wilhelmi David Williams Donald Wold Matthew Wolfanger James Worf Michelle Workman Jinzhou Zhao Claudia Ziegler Erin Ziegler Douglas Zigby

David Zophin

Rosalie Zwicker

Congratulations to all President's Club Qualifiers

This is the second year American Income and National Income have awarded top Producers and Public Relations Representatives for their commitment to superior service. The members of this prestigious club produce both quantity and quality, and they take pride in the fact they are the best at what they do. Listed below are the qualifiers for the 2004 production year. Please join us in congratulating them on their achievement.

Kenneth Altizer	Noe Gonzales	Max Quasem
Malka Arony	Scott Keeney	James Schneider
Theresa Bellajaro	Eric Labossiere	Curt Snow
Alex Bluhm	Russell Lewis	David Solomonov
Rudi Camenzind	Andrew Limoli	David Thornton
Frances Christie	Karen McQuoid	Robert Ulreich
Cheryl Cook	Anthony Mele	Crystal Valentine
Brenda DiSomma	Carla Miller	Angelika Vassilieva
Vivian Dwyer	Russell Morris	Al-Karim Walji
Mary Ann Gaelic	Meneluo Perakis	Rodney Ward
Mark Gagliardi	Michael Perkins	Matthew Wolfanger
David Garrett	Daniel Potilechio	Jinzhou Zhao

Byron Paz

Chris LaFond

Michael Laramie

Darrel Courson

Timothy Cruise

Erica Dalager

Supervising Agents





1. Terrence Thomas Albuquerque, NM



2. Haylee Nye Salt Lake City, UT



3. Gary Fix Salt Lake City, UT

February Production

All Time Record to Beat Month: \$43,409 1st Yr.

All Time Record to Beat Month: \$68,050 Net ALP Mary Ann Gaelic

	Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1.	Terrence Thomas	\$22,082	\$26,922	86		Joseph Callahan	Wesley Bangs
2.	Haylee Nye	19,715	30,960	90		Dustin Miller	Altig-Orlovic
3.	Gary Fix	17,427	20,007		69.9	Bill Hayer	Rick Altig
4.	Gordon Boles	16,573	25,854	90	The state of the s	Ed Olfert	Rick Altig
5.	Jennifer Gilbert	16,053	23,957	93		Fred Hadayia	Durhon Oldham

YTD Production

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All Time Record to Beat YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat YTD: \$443,893 Net ALP Mary Ann Gaelic

		Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
*	1.	Hayle Nye	\$40,721	\$63,929	90		Dustin Miller	Altig-Orlovic
	2.	Rashid Bokhari	35,717	40,427	89	2 - 10 3	Kevin Khadivian	Bob Olson
	3.	Terrence Thomas	33,185	48,169	86		Joseph Callahan	Wesley Bangs
	4.	Jennifer Gilbert	28,047	42,900	93		Fred Hadayia	Durhon Oldham
	5.	Tony Motley	27,928	45,753	89		Ryan Stenglein	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



3. Derrick Bates

Houston, TX

1. Scott Keeney Harrisburg, PA



2. Mary Ayarzagoitia Tampa, FL



4. Matthew Hogan



5. Mary Ann Gaelic Auckland, NZ

Harrisburg, PA

February Production

All Time Record to Beat Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat Month: \$111,262 Net ALP Eric Neal

	Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1.	Scott Keeney	\$60,533	\$68,190	87		Fred Hadayia	Durhon Oldham
2.	Mary Ayarzagoitia	34,399	50,251		75.2	Joseph Moore	Tom Williams
3.	Derrick Bates	33,381	43,061	91		AJ O'Connor	Steven Greer
4.	Matthew Hogan	31,811	42,304	83		Fred Hadayia	Durhon Oldham
5.	Mary Ann Gaelic	30,066	40,889	99		Lawrence Hauck	Steve Friedlander
6.	Salvatore Giacchi	29,647	35,955		77.6	David Hausman	Eric Giglione
7.	Brian Colbeck	24,286	29,939	93		Joshua Goodman	Bill Jennings
8.	Zachary Hart	23,810	47,744	92		Mathew Hart	Jim Surace
9.	Charles McGrane	23,188	33,551	96		Eugene Melamed	Slav Bitman
10.	Nolan White	23,009	31,480	97		Dustin Baxter	Geneser-Geneser

YTD Production

All Time Record to Beat YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat YTD: \$864,620 Net ALP

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		Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
	1.	Scott Keeney	\$106,130	\$122,412	87		Fred Hadayia	Durhon Oldham
*	2.	Derrick Bates	61,047	81,254	91		AJ O'Connor	Steven Greer
	3.	Matthew Hogan	54,337	74,865	83		Fred Hadayia	Durhon Oldham
	4.	Jeffrey Oakman	52,537	53,154	87			Williams-Williams
	5.	Mary Ann Gaelic	50,030	73,522	99		Lawrence Hauck	Steve Friedlander
	6.	Ricky Thompson	45,526	66,670	91		Barry Dillah	Eric Giglione
	7.	Terrance Hearns	44,739	61,973	84		Jeffrey Dinocento	Eric Giglione
	8.	Salvatore Giacchi	44,549	52,823		77.6	David Hausman	Eric Giglione
	9.	Charles McGrane	44,457	62,824	96		Eugene Melamed	Slav Bitman
	10.	Zachary Hart	44,073	96,997	92		Mathew Hart	Jim Surace

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Spotlight March 2005 Back to the Basics Spotlight March 2005 Back to the Basics

Recognizing Excellence – 2004 YTD Award Winners

\$153,277

Net ALP

\$450,134

\$405,724

\$292,252

\$301,224



I. Timothy Cruise Bob Olson Agency \$233,011 Net ALP 78.8 Percent Retention

Individual I	Producers		
ame	Net ALP	6. Daniel Potilechio	\$162,432
Carla Miller	\$181,739	7. Ruben Soberanes	\$162,038
Matthew Hogan	\$168,589	8. Robert Ulreich	\$158,735
Max Ouasem	\$168,413	9. Mary Ann Gaelic	\$153,708

10. Omar Hashimi



Supervising Agent

5. Lance Brown

1. Steven Sequeira Steve Friedlander Agency

\$166,558

\$141,885 1st Year Agent \$216,335 Net ALP 79.5 Percent Retention



1. Jose Sanchez Bob Olson Agency \$334,680 1st Year Agent \$384,492 Net ALP 67.6 Percent Retention

General Agents Name First Year Agent 2. Allan Gilbert \$297,995 3. Scott Keeney \$265,070



1. Jim Bianchi Durhon Oldham Agency \$1,085,201 1st Year Agent \$1,597,419 Net ALP 77.6 Percent Retention

Master General Agents

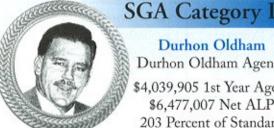
4. Tracy Haden

5. Rob Hard

First Year Agent	Net ALP
\$975,515	\$1,260,824
\$896,779	\$896,323
\$816,583	\$1,005,743
\$740,377	\$1,004,072
	\$975,515 \$896,779 \$816,583

\$261,919

\$231,097



Durhon Oldham Durhon Oldham Agency \$4,039,905 1st Year Agent \$6,477,007 Net ALP

203 Percent of Standard



SGA Category II

David Zophin David Zophin Agency \$1,845,916 1st Year Agent \$2,134,195 Net ALP 155 Percent of Standard



1. Debbie Enstedt Rick Altig Agency 239,128 Cards

Rep Name Cards 2. Brenda DiSomma 59,311

Public Relations Managers

Public Relations Category A



1. Vivian Dwyer Altig-Hay/Bitman Agency 32,830 Cards

Rep Name Cards 2. Brenda DiSomma 29,641



Public Relations Category B

1. Malka Arony Cohen/Hartman Agency 28,633 Cards

Rep Name Cards 2. Laurie Onasch 20,077



Public Relations Category C

Most Cards Generated

1. Richard Case Jim Surace Agency 110 Groups

Rep Name Groups 2. Cheryl Cook 109



1. Vivian Dwyer Altig-Hay/Bitman Agency 32,830 Cards

Rep Name Cards 2. Brenda DiSomma 29,641



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SGA Category III

Joseph Manone Joseph Manone Agency \$1,088,453 1st Year Agent \$2,284,467 Net ALP 181 Percent of Standard



SGA Category IV

Bill Jennings Bill Jennings Agency \$1,144,648 1st Year Agent \$1,537,152 Net ALP 174 Percent of Standard

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Spotlight March 2005 Back to the Basics Spotlight March 2005 Back to the Basics

Master General Agents



1. Fred Hadayia Harrisburg, PA



2. Barry Dillah Edison, NI



2. AJ O'Connor Houston, TX



4. Alan Conquest Phoenix, AZ



5. Eugene Melamed

Raleigh, NC



All Time Record to Beat Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat Month: \$250,859 Net ALP Jim Bianchi

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
 Fred Hadayia 	\$106,840	\$133,978		75.4	Durhon Oldham
2. Barry Dillah	76,179	99,952		73.1	Eric Giglione
3. AJ O'Connor	61,838	74,117		73.5	Steve Greer
4. Alan Conquest	60,499	64,469		72.6	Steve Hartman
5. Eugene Melamed	60,430	60,170	89		Slav Bitman
6. Jim Bianchi	59,515	97,095		76.6	Durhon Oldham
7. Joshua Goodman	56,093	90,950		70.2	Bill Jennings
8. Doreen Ryan-Foti	50,516	124,707		75.5	Jatoft-Foti
9. Joseph Callahan	46,980	58,018		75.6	Wesley Bangs
10. William Cook	46,433	80,016		70.2	Tom Williams

YTD Production

All Time Record to Beat YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat YTD: \$2,168,283 Net ALP Paul Rumbuc

	Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
*	 Fred Hadayia 	\$194,478	\$255,271		75.40	Durhon Oldham
	2. AJ O'Connor	167,252	196,765		73.5	Steven Greer
*	3. Barry Dillah	162,259	197,103		73.1	Eric Giglione
	4. Jim Bianchi	128,701	217,665		76.6	Durhon Oldham
*	5. Jason Mollo	121,011	135,621		69.3	David Zophin
	6. Doreen Ryan-Foti	116,363	241,851		75.5	Jatoft-Foti
	7. Jason Schlomann	113,938	133,452		72.3	Eric Giglione
	8. Eugene Melamed	105,852	105,592	89	Simble .	Slav Bitman
	9. Joshua Goodman	100,524	162,705		70.2	Bill Jennings
	10. Alan Conquest	99,614	110,463		72.6	Steve Hartman

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. Joshua Goodman

Denver, CO



2. Jason Mollo Middleton, CT



3. Matt Henderson

Tampa, FL

February Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$102,952	150,533		70.2	Bill Jennings
2. Jason Mollo	100,813	96,294		69.3	David Zophin
3. Matt Henderson	94,196	88,115		68.8	Tom Williams



National Salesperson's Day

\$Show Me the Money\$

Qualifier	SGA	Bonus Amount
Ruben Soberanes	Jatoft-Foti	\$4,374.15
Angelik Vassilieva	Rick Altig	\$4,084.61
Lance Brown	Steve Hartman	\$3,819.24
Sylvia Freeman	Williams-Willilams	\$3,612.60
Timothy Cruise	Bob Olson	\$3,379.34
Helen Taylor	Rick Altig	\$3,302.60
Daniel Potilechio	Bob Olson	\$3,289.39
David Wang	Bob Olson	\$3,097.35
Karen McQuoid	Steve Friedlander	\$3,085.82
Russell Morris	Marc Zipper	\$3,065.60

	eadership Boni	
Qualifier	SGA	Bonus Amount
Fred Hadayia	Durhon Oldham	\$9,816.70
Barry Dillah	Eric Giglione	\$5,508.20
Alan Conquest	Steve Hartman	\$4,843.55
Allan Jennings	Bill Jennings	\$4,182.41
Jim Bianchi	Durhon Oldham	\$4,063.44
Mitch Duplantis	Nick Nitkowski	\$3,852.00
Gabriel Hernandez	David Zophin	\$3,740.54
Steve Foti	Jatoft J-Foti D	\$3,719.84
Rebecca Klebsch	Joseph Manone	\$3,678.47
Steven Dichiaro	Bill Jennings	\$3,593.89
Total Leadership	Bonus Paid: \$130,260.70 79	Managers Qualified

Qualifier	PR Bonus*	Bonus Amount
Vivian Dwyer	Altig-Hay	\$3,859.78
Erica Dalager	Rick Altig	\$3,765.42
Casandra Robinson	Rick Altig	\$3,692.06
Anne Bowyer	Altig-Hay	\$1,915.44
Shannon Walker	Rick Altig	\$1,710.34
Brenda Swecker	Chris La Fond	\$1,707.54
Brenda DiSomma	Eric Giglione	\$1,700.38
Malka Arony	Steve Hartman	\$1,390.48
Charles Hill	Jatoft-Foti	\$1,257.64
Laurie Onasch	Joseph Manone	\$1,177.05
Total PR Bo	onus Paid: \$39,238.97 44 PR R	eps Qualified

^{*} Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Our Agents Are So Hot. . .

We Have to Wear Shades

The Home Office Pulls Out All the Stops to Celebrate National Salesperson's Day

The entire sales force is a vital part of American Income and National Income, and we wanted you to know we appreciate your efforts in making this Company a success! Below are just a few words of appreciation from our Home Office staff for the efforts you make each and every day.

Happy National Salesperson's Day!

"When I interviewed for my job so many years ago, I was told the agents made our jobs possible. Over the years, I have come to realize how hard you work, how much you sacrifice, and how much we depend on all of you. I have told more than one person that I have the best job in the Company. Part of that is because of those I work with — in the Home Office and in the field. I have come to consider many of you as friends and you have a soft place in my heart. I want to join the other Raving Fans in wishing you a Happy Salesperson's Day. You deserve all the recognition you receive, and more. Thank you for working out there and for the service you

— Paula Clements, Agency Department

"I have a great admiration for our field Agents. They have a special talent for what they do every day of the week. It takes a special person to handle the public and they obviously have what it takes. I just want to say, thanks. Without our Agents, we wouldn't be here."

- Donna Crook, Underwriting

"The CAS Help Desk Team works daily with American Income and National Income Agents and their office staff. We appreciate the important, and awesome, jobs they do. Thanks for making our day."

- CAS Help Desk Team



"WOW! What an awesome team we have at American Income and National Income and that includes each and every one of our folks in the field - the Representatives in the Agency office, the PR Reps, the frontline Agents, the Managers and the State General Agents. Thanks for all you do! I am proud to be a member of such a dedicated team."

— Rhonda Cunningham, POS Department

"I have the opportunity to speak with Agents, I get the feeling that they are really working for the client, expressing concern as they try to help them with claims and coverage. They have a genuine concern for the family who is having a difficult time. We appreciate their concern and professionalism in bandling such difficult matters."

- Anna Shaw, Claims

"When I think about the success of Policy Issue, I think of one of the major things which has caused this success and that is our hard-working Agents. Without their day to day efforts of writing and submitting applications, Policy Issue would not be needed. Everything we do, is a result of our Agents' accomplishments. Here's to the Agents for all they do!"

- Alan Palmer, Policy Issue

			FEB	RUARY	CATEG	ORY I			
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF*
Eric Giglione	of a rotal	72.9	\$338,337	\$390,000	87	\$528,402	\$618,500	85	86

FEBRUARY CATEGORY II											
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF*		
Altig-Orlovic		69.0	\$179,479	\$108,500	165	\$227,032	\$169,000	134	150		
Marc Morton		71.5	113,940	116,500	98	171,478	184,000	93	96		
Joseph Manone		78.6	87,860	105,000	84	204,395	212,500	96	90		

			FEB	RUARY	CATEGO	DRY III			
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF*
Bill Jennings		71.5	\$157,528	\$86,500	182	\$221,423	\$140,000	158	170

FEBRUARY CATEGORY IV											
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF*		
Slav Bitman	84	DE SU	\$125,549	\$78,000	161	\$146,940	\$121,500	121	141		
Steve Hartman		73.6	80,340	71,500	112	139,316	114,000	122	117		
Mark Hancock		71.3	72,647	62,500	116	104,261	100,000	104	110		

			FEB	RUARY	CATEG	ORY V			
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF*
Wes Bangs	83		\$46,979	\$28,500	165	\$57,300	\$42,500	135	150

Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percent
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				YTD CA	TEGOR	Y I			
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF*
Eric Giglione		72.9	\$711,332	\$780,000	91	\$1,059,889	\$1,237,000	86	89

YTD CATEGORY II									
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF*
Altig-Orlovic		69.0	\$303,077	\$217,000	140	\$383,991	\$338,000	114	127

YTD CATEGORY III									
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings	17 17 174	71.5	\$238,610	\$173,000	138	\$347,745	\$280,000	124	131
Steve Greer		70.4	204,188	168,000	122	241,135	250,000	96	109

YTD CATEGORY IV									
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF*
Slav Bitman	84		\$241,610	\$156,000	155	\$279,465	\$243,000	115	135
Steve Hartman		73.6	145,904	143,000	102	248,384	228,000	109	106
Mark Hancock		71.3	120,258	125,000	96	179,058	200,000	90	93

YTD CATEGORY V									
NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs	83		\$96,482	\$57,000	169	\$111,845	\$85,000	132	151
Rusty Jewell	80		72,808	69,000	106	100,180	113,000	89	98

^{*} Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

PR News

MONETARY DONATIONS

American Income & National Income

- · Gave \$25,000 to American Rights at Work.
- Contributed \$5,000 to the Annual Labor Awards Dinner for the Labor Research Association.
- Donated \$600 to the Baltimore AFL-CIO COPE for their annual dinner.
- · Gave \$5,000 to the A. Philip Randolph Institute.
- · Donated \$1,000 to the DC Friends of Ireland celebration.
- Gave \$500 to the Canadian Practical Nurses' Association.
- American Income's Home Office annual contributions to the McLennan County United Way totaled \$51,928.98.

Rick Altig Agency

- · Gave \$473.31 to Operation Cheer.
- · Contributed \$53.99 for a UFCW 555 gift basket.
- · Donated \$29.99 for an APWU 128 gift basket.
- · Contributed \$29.99 for a BCTGM 114 gift basket.
- · Gave \$38.99 for an IAM 1005 gift basket.
- · Donated \$29.99 for a CWA 7901 gift basket.
- · Gave \$29.99 for an IAM 1432 gift basket.
- · Contributed \$29.99 for an IBEW 48 gift basket.
- · Gave \$29.99 for an IBT 81 gift basket.
- Donated \$29.99 for a BCTGM 364 gift basket.
- · Gave \$99.99 for Piledrivers 2416 door prizes.
- · Contributed \$98.99 for UBCJA 2949 door prizes.
- Gave \$38.99 for OPCM 555 door prizes.
- · Donated \$99.98 to the UFCW for two DVD players.

· Gave \$292.79 to the BC Trappers Association.

- · Contributed \$500 to the United Farm Workers.
- Gave \$1,200 to Teamsters 995 for a golf tournament.
- · Donated \$180 to SCEP 247.
- · Gave \$200 to Leahi Credit Union.
- · Contributed \$450 to the Schofield Credit Union.
- · Gave \$150 to the Del Monte Credit Union.
- Donated \$21.80 for Alberta Fish and Game Association door prizes.
- Gave \$110 to LIUNA 242.
- · Contributed \$2,680 to the Calgary Softball Association.
- Gave \$250 to the South Dakota VFW.
- · Donated \$300 to the Teamsters 556.
- Sponsored an ad for \$200 for the Saskatchewan Wildlife Association.

Mark Hancock Agency

· Gave \$600 to the UFCW 700 Leukemia Scholarship Fund.

Williams-Williams Agency

- Donated \$260 to the CWA 3218 for the Alan Hutcheson Golf Tournament.
- · Gave \$520 to the CWA 3204 Women's Conference.
- · Contributed \$250 to IBEW 508.

Total \$98,307.74

Be sure to submit your contributions monthly via e-mail to bfrizzell@ailife.com

Not Just in Word, But in Deed

We have a long tradition of community involvement. We pride ourselves on being a partner when the labor movement needs a friend. One of the things in which we take great pride is our creation and support of a culture of action. It is our goal to promote the goals and aspirations of the labor movement and union members.

Many of our PR Representatives and Agent Field Force are involved in organizing ongoing community service projects within the central labor councils where they work and live. From food banks, picket lines, organizing drives, and community service, we are there with our brothers and sisters in labor.

Given this, let us know what you are doing! From contributions to organized charity events, we want to know. We take pride in our community involvement tradition and want you to share the good things you are doing in your community with the rest of us.

Please submit your stories, donations, and accolades to Brenda Frizzell via e-mail at bfrizzell@ailife.com.

Not just in word, but in deed. Not just in good times, but in bad.

The Eric Giglione Agency Recognized by the New York City Central Labor Council

Happy Thanksgiving to All*

Thanks to the compassion and generosity of the State General Agent of American Income Life Insurance, Eric Giglione, and his staff, who contribute out of their own pockets, some 1,500 turkeys are being delivered by his staff directly to the homes of laid-off/unemployed union members so that they and their families might celebrate the holidays during their down period. To kick-off this extraordinary effort — we say extraordinary, but American Income Life has been doing this for years — and in cooperation with our Council (New York City Central Labor Council), President Brian McLaughlin, Secretary Ted H. Jacobsen, and our Community Assistance Unit personnel, a select group of 100 unemployed UNITE HERE members gathered in the Ground Floor Meeting Hall to receive their turkeys.

* Reprinted from the NYCCLC Web site.





SPOTLIGHT MARCH 2005 BACK TO BASICS

PR Manager



Debbie Enstedt Winnipeg, MB

Category A:



Malka Arony Phoenix, AZ



Brenda DiSomma Edison, NJ

Category B:



Vivian Dwyer Glen Allen, VA



Catherine Briggle Phoenix, AZ

Category C:



Cheryl Cook Harrisburg, PA



Billy Sauers Ft. Lauderdale, FL

February Production

PR Manager	No. Cards	SGA		
1. Debbie Enstedt	10,222	Rick Altig		
2. Joseph Galusha	4,668	Durhon Oldham		
3. Malka Arony	4,290	Cohen/Hartman		

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	38,328	Rick Altig
*2. Malka Arony	8,607	Cohen/Hartman
3. Joseph Galusha	8,388	Durhon Oldham

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Malka Arony	3,247	Cohen/Hartman
2. Brenda DiSomma	2,481	Eric Giglione
3. Al Wall	2,322	Joshua Chalom
4. Larry Lozano	1,875	Jatoft-Foti
5. Robin Andrade	1,734	David Zophin

Category B	No. Cards	SGA
1. Vivian Dwyer	1,949	Altig-Hay/Bitman
2. Catherine Briggle	1,767	Steve Hartman
3. Irene Rurycz	685	Jim Surace
4. Robyn Mauthe	428	Wes Bangs
5. Mary Hinterberger	385	Steve Greer

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	5,982	Cohen/Hartman
*2. Brenda DiSomma	5,007	Eric Giglione
3. David Blaisdell	4,958	Rick Altig
4. Casandra Robinson	3,690	Rick Altig
5. Erica Dalager	3,592	Rick Altig

Category B	No. Cards	SGA
*1. Vivian Dwyer	4,714	Altig-Hay/Bitman
*2. Catherine Briggle	3,390	Steve Hartman
3. Irene Rurycz	1,124	Jim Surace
4. Michelle Baxter	1,033	Mark Hancock
5. Patra Meacham	972	Scott Swanson

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Cheryl Cook	16	Durhon Oldham
2. Billy Sauers	9	Tom Williams
3. Renee Flannery	8	Jim Surace
4. Susan Fuldauer	6	Mark Hancock
4. Richard Case	6	Jim Surace

All Time PR Group Production Record

YTD: 103 groups Vivian Dwyer

Category C	Groups	SGA
*1. Cheryl Cook	17	Durhon Oldham
*2. Billy Sauers	12	Tom Williams
3. Renee Flannery	10	Jim Surace
4. Richard Case	9	Jim Surace
4. Erin McKee	9	Rusty Jewell
4. Patti Morgan	9	Ron VanWoesik

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

History

New Orleans, Louisiana has a very colorful history. Long before the Louisiana Purchase took place, New Orleans was a thriving city and capital. The City was named Nouvelle Orleans (New Orleans) in honor of Philippe II, Duc d'Orleans, the regent of France under French King Louis XV. The architecture is a lasting impression of French and Spanish rule. Today, there are many reminders of the past in the museums, plantations, historic sites and attractions. New Orleans, Louisiana is located on the Mississippi River about 110 miles upstream from the Gulf of Mexico on the southern shore of Lake Pontchartrain.



Mairmont NEW ORLEANS New Orleans July 27-30, 2006

Qualifiers

Tr. D	62 050 50
Vivian Dwyer	\$3,859.78
Erica Dalager	\$3,765.42
Casandra Robinson	\$3,692.06
Anne Bowyer	\$1,915.44
Shannon Walker	\$1,710.34
Brenda Swecker	\$1,707.54
Brenda DiSomma	\$1,700.38
Malka Arony	\$1,390.48
Charles Hill	\$1,257.64
Laurie Onasch	\$1,177.05
Cheryl Cook	\$1,047.16
Susan Fuldauer	\$1,000.94
Larry Lozano	\$987.36
William Sauers	\$973.60
Rence Flannery	\$911.96
Richard Case	\$852.70
Randy Stockley	\$780.00
David Blaisdell	\$724.62
Robyn Hampton	\$679.12
Mark Gagliardi	\$633.11
Robin Andrade	\$626.80
Al Wall	\$542.99
Krissa Hensley	\$518.60
Catherine Briggle	\$491.76
William Verbeten	\$476.35
Frances Christie	\$467.90
Suzanne Powers	\$464.30
Jenny Williams	\$451.50
Jacqueline deVooght	\$417.96
Cyntha Lebun-Yaffe	\$350.91
Manon Brulotte	\$339.90
Susan Kelleher	\$316.53
Susan Gilbert	\$313.90
Robert Dailey	\$310.62
Joseph Galusha	\$307.54
George Farenthold	\$285.87
Joseph Ward	\$273.33
Donald Spohn	\$254.70
Rona Pileggi Spano	\$249.57
Leo Van Den Bussche	\$231.93
Richard Meshulam	\$224.19
Kenneth Altizer	\$211.32
Mario Soljan	\$195.12
Catherine Longo	\$148.68
	7-70100

JANUARY FEBRUARY MARCH **APRIL** MAY JUNE JULY **AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER**

Total

\$39,238.97



Leadership Bonus

February Bonus Qualifiers

Fred Hadayia	\$9,816.70	Rebecca Shandrow	\$1,689.03
Barry Dillah	\$5,508.20	Samuel Cohen	\$1,685.77
Alan Conquest	\$4,843.55	Nickolay Gusev	\$1,665.35
Allan Jennings	\$4,182.41	Travis Price	\$1,603.52
Jim Bianchi	\$4,063.44	John Hard	\$1,591.98
Mitch Duplantis	\$3,852.00	Matthew Gilstrap	\$1,583.52
Gabriel Hernandez	\$3,740.54	Tomas Thundiyil	\$1,543.79
Steve Foti	\$3,719.84	Francisco Perez	\$1,480.36
Rebecca Klebsch	\$3,678.47	Matthew Hogan	\$1,048.56
Steven Dichiaro	\$3,593.89	Mark Zastrow	\$713.32
Shamshinder Sidhu	\$3,545.95	Mary Ann Gaelic	\$681.00
AJ O'Connor	\$3,413.53	Terrence Thomas	\$617.58
Christopher Clark	\$3,331.20	Jane Ronga	\$529.57
Jeff Dinocento	\$3,198.53	Leo Porter	\$491.78
David Iriye	\$3,152.76	Brian Colbeck	\$449.85
Lawrence Hauck	\$3,151.05	Kevin Willey	\$413.45
Narinder Dhillon	\$3,085.43	Brian Varney	\$399.98
Eugene Melamed	\$3,068.14	Ricky Thompson	\$397.24
Brian Traboulay	\$2,867.26	Kimberly Mals	\$383.10
Joseph Callahan	\$2,691.75	Matthew Kernan	\$377.82
Joshua Goodman	\$2,544.66	Omar Hashimi	\$344.21
Alex Roland	\$2,513.83	Yound Yoon	\$343.46
Tamara Ford	\$2,392.22	Catrina Nguyen	\$338.37
David Hausman	\$2,164.57	Victor Quimson	\$310.34
Willie Hayden	\$2,114.26	Loren Cardwell	\$297.30
Don Wold	\$2,061.99	James Worf	\$288.79
Michael Walsh	\$2,008.87	Vinicio Buezo	\$276.27
John West	\$1,987.85	Glenn Snowden	\$273.80
John Hancock	\$1,925.67	Christopher Fave	\$273.24
Rachel Arenas	\$1,910.16	Shea Maliszewski	\$271.80
John McGrath	\$1,888.32	Yvonne Hernandez	\$270.25
Scott Keeney	\$1,705.03	John Joswick	\$267.67

Justin Harris	\$264.07
Jarod Kline	\$261.39
Charles McGrane	\$250,61
Michael Laramie	\$248,81
Ngocbich Cao	\$247.61
Tara Ponte	\$245.28
Godley Varghese	\$244,54
Rodney Ward	\$236.15
Derrick Bates	\$208.00
Richard Refano	\$160.44
Wes Elder	\$125.78
Cheryl Foti	\$95.45

Total

\$129,212.27

Retention Bonus

QUALIFIER	BONUS	A&H
Ruben Soberanes	\$4,374.15	\$183.16
Angelik Vassilieva	\$4,084.61	\$224.49
Lance Brown	\$3,819.24	
Sylvia Freeman	\$3,612.60	
Timothy Cruise	\$3,379.34	\$166.00
Helen Taylor	\$3,302.60	\$166.86
Daniel Potilechio	\$3,289.39	
David Wang	\$3,097.35	\$254.79
Karen McQuoid	\$3,085.82	2234.79
Russell Morris	\$3,065.60	
Donald Goodman	\$3,048.74	
Max Quasem Omar Hashimi	\$2,916.91 \$2,768.85	
Omar Hashimi Andrew Bishop	\$2,759.20	\$238.77
Andrew Bisnop Desislava Dimitrova	\$2,711.63	\$138.13
Jennifer Baron	\$2,704.34	\$209.10
Dmitriy Goncharuk	\$2,686.34	4-07-10
Zachary Hart	\$2,656.46	
Al-Karim Walji	\$2,634.18	\$182.50
Danielle Holmes	\$2,623.61	\$183.73
Ronald Friedlander	\$2,604.88	4 - 6 - 6 - 6
Lily Tchen	\$2,505.93	5
Asher Lavallee	\$2,501.68	5224.08
Nalda Duran	\$2,433.77	
Desheila Hargrove	\$2,411.86	
Richard Refano	\$2,377.06	
David Solomonov	\$2,359.46	
Patrick Parisi	\$2,315.95	
Roland Cheney	\$2,292.08	
Claudia Rodriguez	\$2,283.80	
Scott Shields	\$2,277.90	\$213.30
Anastasiya Fedosova	\$2,273.78	\$269.23
Jean Brinkmann	\$2,264.13	\$355.95
London Burnett	\$2,256.63	
Erin Ziegler	\$2,250.62	
Robert Ulreich	\$2,236.90	
Shashi Parekh	\$2,223.59	53
Peter Derosario	\$2,214.31	\$152.88
Noah Alkinburgh	\$2,184.66	\$217.44
Lee Croft	\$2,182.81	
Amir Sedaghat	\$2,171.97	
John Martin	\$2,166.49	
Noe Gonzales	\$2,153.68	
Joseph Callahan	\$2,147.22	\$160.38
John Bulecza	\$2,042.67	
Daniel Phares	\$2,025.93	
Krista Thieme	\$2,007.62	
Benjamin Mancillas	\$2,001.38	*****
Anthony Mele	\$1,988.56	\$228.60
Samantha Chui	\$1,963.63	\$208.00
Leo Soucy	\$1,944.18	\$205.92
Stephen Guidice	\$1,912.22	\$207.35
Arnold lacoviello	\$1,905.36	\$221.04
Nickolay Gusev	\$1,898.91	\$137.43
Jason Young	\$1,878.90	
Michael Perkins	\$1,870.65	\$157.00
Pawan Sharma	\$1,863.66	\$153.00
Jeff Spanaus	\$1,847.59	\$180.54
Nadia King	\$1,841.09	
Rodney Mori	\$1,811.79	£122.25
Michel Dickey	\$1,806.96	\$111.35
Tim Riley	\$1,795.93	\$143.59
Gloria Sanchez	\$1,793.70	
Mack Bell Condon Bolon	\$1,793.14	(202.60
Gordon Boles	\$1,781,17	\$203.58
Brian Traboulay	\$1,773.56	
Travis Van de Berghe	\$1,763.95	
James Larkin	\$1,755.17	\$160.54
Cody Templin	\$1,744.29	\$158.54
Andrew Limoli	\$1,736.69	\$144.67
Sebastian Kazek	\$1,735.25	
Ricky Thompson	\$1,731.19	
Dean Sproles	\$1,727.58	6546 65
Derrick Bates	\$1,712.48	\$240.00
Chris Martell	\$1,702.95	
	\$1,697.31	
Donald Martin Stuart Paolino	\$1,696.54	\$142.21

Richard Nye	QUALIFIER	BONUS	A&H
Holly Desmond \$1,65.78 Mary Gaelic \$1,658.00 \$145.20 Joel McNet \$1,632.75 \$156.30 \$145.20 Joel McNet \$1,632.75 \$156.30 \$150.44 \$8 Ronald Berube \$1,612.73 \$150.24 \$309.54 Amanda Nathoo \$1,570.00 Nacole Bell \$1,562.78 Ngocbich Cao \$1,533.31 Yvonne Hernandez \$1,524.67 Russ Merkow \$1,513.54 Russ Merkow \$1,513.54 Russ Merkow \$1,513.54 Russ Merkow \$1,513.54 Russ Merkow \$1,484.50 Russ Merkow \$1,484.50 Russ Merkow \$1,470.54 Russ Merkow \$1,470.54 Russ Merkow \$1,470.55 Russ Merko	Richard Nye		\$175.60
Mary Gaelic	Tara Soderman		
John Franklin			C145 20
John Franklin			
Rosald Berube \$1,611.29 \$160.74 Rosalic Zwicker \$1,571.24 \$309.54 Amanda Mathoo \$1,570.00 Nacole Bell \$1,562.78 Ngocbich Cao \$1,533.31 Yvonne Hernandez \$1,524.67 Russ Merkow \$1,513.54 Russ Merkow \$1,513.54 Rudi Camenzind \$1,484.50 Mark Bleier \$1,480.80 \$149.32 Brenden Determann \$1,477.12 Alex Bluhm \$1,476.26 Ed Olfrer \$1,473.55 Justin Smith \$1,468.80 \$510.64 Naveen Eapen \$1,458.40 \$511.24 Nestor Aramayo \$1,438.64 \$168.72 Israel Pena \$1,437.03 \$114.24 Nestor Aramayo \$1,438.64 \$168.72 Israel Pena \$1,437.03 \$137.04 Matthew Wolfanger \$1,427.03 \$137.04 Alexandre Molfanger \$1,405.00 \$164.78 Rachel Buser \$1,405.00 \$164.78 Rachel Buser \$1,405.00 \$104.78 Alexandre Kalinic \$1,336.51 \$179.04 Alexandre Kalinic \$1,336.51 \$179.04 Alexandre Kalinic \$1,336.51 \$179.04 Alexandre Kalinic \$1,336.57 \$124.05 Janifer Robinson \$1,355.65 \$131.70 Rodney Fugiett \$1,349.28 Julie Wells \$1,347.40 Navaro Simmens \$1,336.57 \$134.05 Brian Taylor \$1,335.91 \$109.98 Robert Tierney \$1,336.47 Robert Russo \$1,205.99 Alors Aramayo \$1,205.91 Robert Pomerleau \$1,205.91 Robert Pomerleau \$1,205.91 Brian Taylor \$1,325.91 Robert Russo \$1,206.91 Brian Boronic \$1,225.31 Brian Boronic \$1,225.3			\$130.30
Rosalie Zwicker			\$160.74
Nacole Bell		\$1,572.34	\$309.54
Ngocbich Cao	Amanda Nathoo		5050000
Yvonne Hernandez \$1,524.67 Russ Merkow \$1,513.54 Rudi Camenzind \$1,484.90 Mark Bleier \$1,484.90 Brenden Determann \$1,478.54 Loan Pham \$1,477.12 Alex Bluhm \$1,476.26 Ed Olfert \$1,473.55 Justin Smith \$1,468.80 \$150.64 Naveen Eapen \$1,458.40 \$114.24 Nestor Aramayo \$1,438.64 \$168.72 Israel Pena \$1,437.07 \$1438.64 \$168.72 Nathan Edelmann \$1,431.90 \$146.62 \$193.70 Nathan Edelmann \$1,431.90 \$146.62 \$191.34 Joseph Coarsey \$1,406.62 \$164.78 \$182.70 Rachel Buser \$1,405.93 \$104.82 \$191.40 Patrick Duray \$1,404.09 \$104.82 \$179.04 Alexandre Kalinic \$1,335.22 \$151.50 Michael Leith \$1,330.51 \$179.04 Alexandre Kalinic \$1,335.25 \$171.00 Michael Eagan <td< td=""><td></td><td></td><td></td></td<>			
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Rudi Camenzind			
Brenden Determann			
Loan Pham			\$140.32
Alex Bluhm			
Ed Olfert			
Justin Smith			
Naveen Eapen			\$150.64
Nestor Aramayo			4
Nathan Edelmann \$1,431,90 \$145,34 Matthew Wolfanger \$1,427,03 \$137,04 Chris Rhoades \$1,420,65 \$191,34 Joseph Coarsey \$1,406,02 \$164,78 Rachel Buser \$1,406,09 \$104,89 John Sill \$1,402,73 \$179,04 Alexandre Kalinic \$1,385,72 \$151,50 Michael Leith \$1,380,51 Michael Fagan \$1,274,12 Randall Taylor \$1,374,12 Randall Taylor \$1,374,12 Randall Taylor \$1,369,84 \$1,369,84 Carla Miller \$1,369,62 \$2 Scott Remmey \$1,367,17 \$1,405 Arthur Westergren \$1,367,17 \$1,405 Jennifer Robinson \$1,355,05 \$131,70 Rodeny Fugiett \$1,342,40 \$1,405 Julie Wells \$1,347,40 \$1,347,40 Julie Wells \$1,347,40 \$109,98 Brian Taylor \$1,338,26 \$107,86 Brian Taylor \$1,338,26 \$107,86 Brian Taylor<		\$1,438.64	
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Chris Rhoades		4 . 4	
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John Sill			100000
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Robert Pomerleau			
Roger Rovekamp			£135.00
Jon Hanec			\$120,00
Bradley Kincaid \$1,282.21 Carlos Gonzalez \$1,279,94 Bryan Johnson \$1,273.41 Laura Fisher \$1,271.17 William Thompson \$1,268.89 Edward Hanna \$1,268.89 Edward Hanna \$1,268.81 Robert Russo \$1,266.99 David Garrett \$1,263.44 Allison Bankowski \$1,262.30 Joaquin Santos \$1,252.98 Robert Boyer \$1,246.65 Charles McGrane \$1,245.58 Darren Miller \$1,239.21 Bret Fels \$1,234.06 Scott Booth \$1,230.85 Maria Esposito \$1,226.99 Jinzhou Zhao \$1,224.09 Shoshannah Morris \$1,221.83 Kevin Muddle \$1,216.70 Aaron Lembcke \$1,215.22 \$120.78 Pablo Pirela \$1,214.99 Ryan Dorsheimer \$1,210.81 \$111.38 Earnest Loveless \$1,210.01 Calin Baban \$1,209.47			
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Robert Russo \$1,266.99			
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Joaquin Santos			
Robert Boyer		\$1,252.98	
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QUALIFIER	BONUS	A&H
James Schneider	\$1,207.49	
Bertram Feldman	\$1,206.96	
Patrick Fowler	\$1,203.92	
Sandi Babcock Christopher Clark	\$1,200.81 \$1,200.81	
Jennifer Gilbert	\$1,185.45	
Christopher Cummings	\$1,177.83	
Joe Beard	\$1,176.77	\$87.78
Stefan Johannsson	\$1,174.52	40.11.0
Thomas Reddoch	\$1,161.28	
Susanne Munro	\$1,157.73	\$149.24
Jeffory Churchfield	\$1,152.74	
Jeremy Welch	\$1,152.46	
Michael Rome	\$1,143.99	\$126.94
Barbara Borner	\$1,138.75	
Cynthia Wilhelmi	\$1,137.43	
Scott Shirk	\$1,134.03	
Arthur Greene	\$1,131.56	\$99.19
Zachary Frail	\$1,129.90	
Paul Bodinizzo	\$1,128.58	
Rachel Arenas	\$1,123.96	
Karen Petursdottir	\$1,103.19	\$109.12
Adam Herman	\$1,100.70	
Shannon Spindler	\$1,097.59	
Concelor Davis	\$1,094.11	Asset 1
Robert Seeber	\$1,093.01	\$170.69
Tim Craycraft	\$1,092.39	
Tony Motley	\$1,076.88	
Tim McAdams	\$1,073.49	
Owlen Reeves	\$1,069.33	
Melissa Ferguson	\$1,067.19	
Alisa Dykes	\$1,061.95	
Brandon Teter	\$1,053.15	
Jeffrey Kelly	\$1,040.79	
Vance Rountree	\$1,039.77	
Jillian Lamb	\$1,026.34	
Malcolm McCall	\$1,019.87	
Eric Nichols	\$1,018.87	
Gloria Kraker	\$1,011.58	
Kenneth Medina Al Sorisho	\$1,010.26 \$1,009.68	
Al Sorisno Nitin Maharaj	\$1,007.49	
Ryan Freund	\$1,005.73	
Kyle Chuang	\$994.57	\$157.00
Theresa Bellajaro	\$994.31	4.5
Christopher Coralles	\$992.56	
Jeff Ribman	\$989.94	\$101.70
Jamie Winkler	\$966.99	\$80.05
William Lally	\$955.07	\$90.60
Steven Salisbury	\$952.54	
Crystal Valentine	\$952.00	
Sara Wiltsie	\$950.53	\$101.60
Mark Gorman	\$944.66	
Ka Law	\$943.00	\$77.55
Shamir Wallani	\$942.61	\$79.20
Sidney Trahan	\$942.30	3-7-5-7
Kimberly Mals	\$941.76	\$78.75
Benjamin VanFossen	\$934.38	17,775,770
John Reason	\$913.82	\$112.42
Dale Thurber	\$913.15	\$81.00
Jason Shambo	\$912.09	\$111.15
Germou Johnson	\$911.35	
Steven Dichiaro	\$908.85	
Richard Shirley	\$898.68	****
Jason Rainboth	\$896.32	\$84.80
Mary Freda	\$893.60	
Kevin Willey	\$885.36	
Richard Rainone	\$884.26	
Michael Dupree	\$882.42	
Maria Miclat	\$870.92	
Karen Stockwell	\$864.68	
Brittney Scott	\$862.19	
Nathan Snider	\$855.58	
Michelle Browne	\$854.59	
Thomas Harris	\$853.54	
Theresa Rizzi	\$844.02	
Matthew Willrodt	\$843.56	

Retention Bonus

QUALIFIER	BONUS	A&H
Angeles Ordas	5842.91	
Jayol Lau	\$839.93	
Terrence Adams	\$838.71	
Pat Alessi	\$835.31	
Rog Beaudro	\$832.02	
Tifani Ahlstrom	\$831.54	
Tommy Chan Paul Vojtek	\$829.77	
Thomas McElwee	\$829.65	
Daniel Matheney	\$829.52	
William Sanders	\$828.72 \$828.59	
Claude Claybrook	**********	
Larry Clemons	\$827.58 \$822.38	
Derek Sandilands	\$817.90	
Ricardo Ferreira	\$812.93	
Paul Damour	\$812.71	
John Craig	\$810.83	
Joshua Goines	\$810.60	
John Baloun	\$806.14	
Kim Sprenger	\$805.21	
William Childress	\$801,28	
Torrence Rowell	\$800.38	77.7
Mark Hammack	\$757.04	\$135.64
Freddie Copley	\$726.25	\$93.00
Charles Debrot	5706.38	\$73.04
Nathaniel Brooks	\$697.31	\$107.88
Debra Porter	\$693.95	\$66.16
Carl Rudd	\$692,37	\$106.64
James Cahalin	\$691.83	\$75.75
Robert Murphy	\$687.82	\$63.00
Dylan Heckart	\$687.81	\$66.40
Laura Maloziec	\$678.75	\$67.60
Brian Hellman	\$674.55	\$61,28
Jason Roby	\$673.46	\$86.76
Matthew Dahler	\$670.72	
Graeme Beattie	\$667.92	\$88.80
Andre Abramovich	\$666.78	
Wade Rowcliffe	\$652.71	\$72.96
Jane Truscott	\$646.48	\$60.36
Chawn Roundtree	\$640.37	\$63.00
Rajikumar Padmawar	\$637.31	
Rosanne Landon	\$636.47	
Bobby Salmons	\$634.24	
Chad Keeney	\$633.33	
Michael Scott	\$632.31	
Merry Christmas	\$631.80	\$61.92
Justin Bridendolph	\$627.70	
Robert Gonzales	\$625.22	
Norman Lew	\$622.59	
Nicole Baney	\$616.43	
Timothy Howe	\$616.38	
Kimberly Martin	\$603.95	
Bianca Bullock	\$601,93	
Michael Nelson	\$598.82	
Mohammad Ebadi	\$598.34	
Jennifer Robinson	\$596.61	A
Elonia Barr	\$594.51	\$46.38
Joseph Coleman	\$594.00	
Michael Spring	\$591.66	
Raymond Brenny	\$590.97	
Carmen Gonzales	\$589.41	****
Steven Eckert	\$587.10	\$46.15
Bradley Bittner Elizabeth Michalek	\$586.60	\$45.92
Citzabeth Michalek Todd Krentzel	\$585.64	
Vinicio Buezo	\$585.36	
Fernando Gonzalez	\$584.44	
	\$584.11	
Kimblin Cowins Dustin Hendersheid	\$583.42	
	\$579.84	
Ramin Madani	\$579.12	
Pinyo Nuangsri	\$577.80	
Jason Harris	\$576.63	
Adriana Mendoza	\$576.54	
Raiph Munroe	\$573.06	
.eaette McCallister Vathan Vazquez	\$571.05	
Marchart Vazrillez	\$570.73	

QUALIFIER	BONUS	A&H
Todd Stallsworth	\$569.28	
Kevin Barrow	\$569.22	
Robert Hamilton	\$567.85	
Jennifer Bodo	\$566.25	
Moswen Taylor	\$563.35	
Jason Gurnett	\$562.28	
Joyce Dacklin Thomas Tulowiecki	\$547.16	\$107.42
Melic Fadel	\$543.90 \$543.45	\$59.22 \$90.41
Jay Meyer	\$532.81	\$61.36
Paul Mahoney	\$518,14	201.30
Patrick Mazerolle	\$513.97	\$61.15
Ted Bryson	\$496.96	\$110.94
Timothy Clark	\$488.89	
Rudolph Dsouza	\$488.78	
Lorena Barriere	\$486.83	
Sushen Chand	\$486.75	
Robert Rowe	\$485.04	\$67.47
Marcus Bautista	\$484.75	
Ronald Trombetta	\$482.99	
John Buss	\$482.52	
Deborah Vella Loren Cardwell	\$482.51	
James Davis	\$479.38	
Kobina Sekyi	\$478.90 \$475.78	
Jennifer Sullivan	\$465,71	
Nicholas Soboleski	\$465.50	
Brian Schreiter	\$464.04	
Michael Laramie	\$460.56	
Susan OBryon	\$459.66	\$55,44
David Laggan	\$457.94	452111
Thomas Vanosdol	\$457.15	\$64.02
Matthew Hogan	\$456.99	20000
Douglas Bauknecht	\$455.01	
Carl Ignatius	\$454.23	
David Gevry	\$453.78	
Janice Dixon	\$453.29	
Preston Foster	\$452.61	
Zulfikar Bhukera	\$451.26	
Louis Costa	\$450.63	
Jessica McDowell Wayne Wong	\$449.98	
Kimmoy Lewis	\$449.19 \$442,63	
Brian Lulloff	\$441,82	
Salvatore Giacchi	\$441.53	
Elmore Mundell	\$441.31	
John Farley	\$440.37	
Sabeel Caudle El	\$440.03	\$62.58
Ilya Kardava	\$439.52	\$46.56
Ryan Haley	\$439.28	
Rigoberto Pedroza	\$436.35	
Steven Engrav	\$435.54	
Raul Duran	\$434.55	11,333,533
May Lor	\$427.38	\$48.66
C Drew Hauth Majed Alsaigh	\$418.23	
John Campanello	\$418.13	
Shakia Crump	\$417.49 \$416.89	
Christopher Grupinski	\$415.39	
Jennifer Connelly	\$414.09	
Mack Johnson	\$411.35	
Jason Coleman	\$411.26	
Rachel Doades	\$409,77	
Roy Adair	\$409.77	
John Custer	\$408.87	
Eddie Ramos	\$408.73	
Julia Clark	\$408.02	
Beth Snow	\$407.78	
David Kerslake	\$407.43	
Latasha Grider	\$407.28	
Andrew Hughson	\$406.76	
Gary Pino	\$406.00	
Jullian Goodin Neil Broadhead	\$405.06	
Cynthia Elmore	\$404.58	
Richard Cassidy	\$404.22 \$403.72	
John Nemesh	\$403.64	
	2792,07	

QUALIFIER	BONUS	A&H
Amy Perfetti	\$401.04	
Bruce Lamont	\$400.98	
Steve Fay	\$398.26	
Steven Small	\$398.11	
William Nestmann	\$397.89	
Jonathan Cole	\$397.43	
Jena Rana	\$396.19	
Dorothy Johnson	\$395,68	
Tunde Abolade	\$394.78	
Jimmy Lee	\$394.06	
Sarah Fowler	\$393.69	
Barbara Ybarra	\$392.96	
John Castore	\$392.45	
Philmore Warner	\$391.26	
Kimberly Elliott	\$390.78	
Sara Beckley	5388.59	
Kara Peck	\$388.37	
Peter Clarke	*	
William Raymond	\$387.43	
Nicholas Porter	\$385.83	
	\$384.04	
Shea Maliszewski	\$383.16	
Sylvia McKoy	\$381.55	
Nick Anthony	\$381.07	
Cindy Craven	\$380.81	
Marcos Garcia	\$380.12	
Sarah Tavera	\$378.26	
Timothy Southerton	\$378.00	
Cathy Baringhaus	\$377.85	
Jacob Dackman	\$372.38	
Keith Flood	\$243.36	
Billy Farrar	\$243.15	
Mark Rosenbaum	\$230.32	
Timothy Hansen	\$222.61	
Dennis Mahone	\$214.48	
Jill Determan	\$205,47	
Nathan Marsh	\$198.81	
Zachary Lee	\$198.51	
Edward Osborne	\$194.70	
Kimberly Hunt-Jarman	\$178.85	
Jatinder Kumar	\$178.80	
Timothy Kelly	\$178.58	
Raymond Giuffrida	\$178.55	
Marie Halverson	\$176.31	
Marta Rocha	\$174,14	
Margaret Conway	\$173.03	
Bradley Weir	\$169.09	

Total Bonus Paid Out

465,378.89

Total A&H

13,566.63